

Fill in this information to identify your case:

United States Bankruptcy Court for the:

EASTERN DISTRICT OF WASHINGTON

Case number (if known) _____

Chapter you are filing under:

☐ Chapter 7☐ Chapter 11☐ Chapter 12☒ Chapter 13☐ Check if this an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, “Do you own a car,” the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself**About Debtor 1:****About Debtor 2 (Spouse Only in a Joint Case):****1. Your full name**

Write the name that is on your government-issued picture identification (for example, your driver's license or passport).

Bring your picture identification to your meeting with the trustee.

Cathleen

First name

C.

Middle name

Borste

Last name and Suffix (Sr., Jr., II, III)

First name

Middle name

Last name and Suffix (Sr., Jr., II, III)

2. All other names you have used in the last 8 years

Include your married or maiden names.

Cathy C. Borste**3. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)****xxx-xx-6970**

Debtor 1 **Cathleen C. Borste**

Case number (if known)

About Debtor 1:**4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years**☒ I have not used any business name or EINs.Include trade names and *doing business as* names

Business name(s)

EINs

About Debtor 2 (Spouse Only in a Joint Case):☐ I have not used any business name or EINs.

Business name(s)

EINs

5. Where you live**4015 S Sherman
Spokane, WA 99203**

Number, Street, City, State & ZIP Code

Spokane

County

If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.

Number, P.O. Box, Street, City, State & ZIP Code

If Debtor 2 lives at a different address:

Number, Street, City, State & ZIP Code

County

If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.

Number, P.O. Box, Street, City, State & ZIP Code

6. Why you are choosing this district to file for bankruptcy

Check one:

☒ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.☐ I have another reason.
Explain. (See 28 U.S.C. § 1408.)

Check one:

☐ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.☐ I have another reason.
Explain. (See 28 U.S.C. § 1408.)

Debtor 1 **Cathleen C. Borste**

Case number (if known) _____

Part 2: Tell the Court About Your Bankruptcy Case

7. **The chapter of the Bankruptcy Code you are choosing to file under** *Check one.* (For a brief description of each, see *Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)*). Also, go to the top of page 1 and check the appropriate box.
- ☐ Chapter 7
- ☐ Chapter 11
- ☐ Chapter 12
- ☒ Chapter 13
-
8. **How you will pay the fee** ☒ **I will pay the entire fee when I file my petition.** Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.
- ☐ **I need to pay the fee in installments.** If you choose this option, sign and attach the *Application for Individuals to Pay The Filing Fee in Installments* (Official Form 103A).
- ☐ **I request that my fee be waived** (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the *Application to Have the Chapter 7 Filing Fee Waived* (Official Form 103B) and file it with your petition.
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9. **Have you filed for bankruptcy within the last 8 years?** ☒ No.
- ☐ Yes.
- | | | |
|----------------|------------|-------------------|
| District _____ | When _____ | Case number _____ |
| District _____ | When _____ | Case number _____ |
| District _____ | When _____ | Case number _____ |
-
10. **Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?** ☒ No.
- ☐ Yes.
- | | |
|-----------------------------|---------------------------|
| Debtor _____ | Relationship to you _____ |
| District _____ | When _____ |
| Case number, if known _____ | |
| Debtor _____ | Relationship to you _____ |
| District _____ | When _____ |
| Case number, if known _____ | |
-
11. **Do you rent your residence?** ☒ No. Go to line 12.
- ☐ Yes. Has your landlord obtained an eviction judgment against you?
- ☐ No. Go to line 12.
- ☐ Yes. Fill out *Initial Statement About an Eviction Judgment Against You* (Form 101A) and file it with this bankruptcy petition.

Debtor 1 **Cathleen C. Borste**

Case number (if known)

Part 3: Report About Any Businesses You Own as a Sole Proprietor**12. Are you a sole proprietor of any full- or part-time business?**☒ No. Go to Part 4.☐ Yes. Name and location of business

A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.

If you have more than one sole proprietorship, use a separate sheet and attach it to this petition.

Name of business, if any

Number, Street, City, State & ZIP Code

Check the appropriate box to describe your business:

- ☐ Health Care Business (as defined in 11 U.S.C. § 101(27A))
- ☐ Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))
- ☐ Stockbroker (as defined in 11 U.S.C. § 101(53A))
- ☐ Commodity Broker (as defined in 11 U.S.C. § 101(6))
- ☐ None of the above

13. Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?

For a definition of *small business debtor*, see 11 U.S.C. § 101(51D).

If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. 1116(1)(B).

☒ No. I am not filing under Chapter 11.☐ No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.☐ Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.**Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention****14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?**☒ No.☐ Yes. What is the hazard?

If immediate attention is needed, why is it needed?

For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

Where is the property?

Number, Street, City, State & Zip Code

Debtor 1 **Cathleen C. Borste**

Case number (if known)

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling**15. Tell the court whether you have received a briefing about credit counseling.**

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

- ☒ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.**

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

- ☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.**

Within 14 days after you file this bankruptcy petition, you **MUST** file a copy of the certificate and payment plan, if any.

- ☐ **I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.**

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

- ☐ **I am not required to receive a briefing about credit counseling because of:**

- ☐ **Incapacity.**
I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
- ☐ **Disability.**
My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
- ☐ **Active duty.**
I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

- ☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.**

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

- ☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.**

Within 14 days after you file this bankruptcy petition, you **MUST** file a copy of the certificate and payment plan, if any.

- ☐ **I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.**

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I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
- ☐ **Disability.**
My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
- ☐ **Active duty.**
I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Debtor 1 **Cathleen C. Borste**

Case number (if known)

Part 6: Answer These Questions for Reporting Purposes

16. What kind of debts do you have?	16a.	Are your debts primarily consumer debts? <i>Consumer debts</i> are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> No. Go to line 16b. <input checked="" type="checkbox"/> Yes. Go to line 17.
	16b.	Are your debts primarily business debts? <i>Business debts</i> are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. <input type="checkbox"/> No. Go to line 16c. <input type="checkbox"/> Yes. Go to line 17.
	16c.	State the type of debts you owe that are not consumer debts or business debts

17. Are you filing under Chapter 7?	<input checked="" type="checkbox"/> No. <input type="checkbox"/> Yes.	I am not filing under Chapter 7. Go to line 18. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors? <input type="checkbox"/> No <input type="checkbox"/> Yes
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18. How many Creditors do you estimate that you owe?	<input checked="" type="checkbox"/> 1-49 <input type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999	<input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5001-10,000 <input type="checkbox"/> 10,001-25,000	<input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> More than 100,000
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19. How much do you estimate your assets to be worth?	<input type="checkbox"/> \$0 - \$50,000 <input type="checkbox"/> \$50,001 - \$100,000 <input type="checkbox"/> \$100,001 - \$500,000 <input checked="" type="checkbox"/> \$500,001 - \$1 million	<input type="checkbox"/> \$1,000,001 - \$10 million <input type="checkbox"/> \$10,000,001 - \$50 million <input type="checkbox"/> \$50,000,001 - \$100 million <input type="checkbox"/> \$100,000,001 - \$500 million	<input type="checkbox"/> \$500,000,001 - \$1 billion <input type="checkbox"/> \$1,000,000,001 - \$10 billion <input type="checkbox"/> \$10,000,000,001 - \$50 billion <input type="checkbox"/> More than \$50 billion
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20. How much do you estimate your liabilities to be?	<input type="checkbox"/> \$0 - \$50,000 <input type="checkbox"/> \$50,001 - \$100,000 <input type="checkbox"/> \$100,001 - \$500,000 <input checked="" type="checkbox"/> \$500,001 - \$1 million	<input type="checkbox"/> \$1,000,001 - \$10 million <input type="checkbox"/> \$10,000,001 - \$50 million <input type="checkbox"/> \$50,000,001 - \$100 million <input type="checkbox"/> \$100,000,001 - \$500 million	<input type="checkbox"/> \$500,000,001 - \$1 billion <input type="checkbox"/> \$1,000,000,001 - \$10 billion <input type="checkbox"/> \$10,000,000,001 - \$50 billion <input type="checkbox"/> More than \$50 billion
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Part 7: Sign Below**For you**

I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.

If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11, 12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.

If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

/s/ Cathleen C. Borste**Cathleen C. Borste**

Signature of Debtor 1

Signature of Debtor 2

Executed on **July 17, 2018**

MM / DD / YYYY

Executed on

MM / DD / YYYY

Debtor 1 **Cathleen C. Borste**

Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page.

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Steven Schneider

Signature of Attorney for Debtor

Date

July 17, 2018

MM / DD / YYYY

Steven Schneider

Printed name

Steven Schneider, Attorney at Law, PS

Firm name

621 W. Mallon Ave., Ste. 505**Spokane, WA 99201-0254**

Number, Street, City, State & ZIP Code

Contact phone **(509) 838-4458**

Email address

SS@StevenSchneiderLaw.com**WA 22622: ID 6739**

Bar number & State

Certificate Number: 15725-WAE-CC-031329701



15725-WAE-CC-031329701

CERTIFICATE OF COUNSELING

I CERTIFY that on July 16, 2018, at 5:42 o'clock PM EDT, Cathleen Borste received from 001 Debtorcc, Inc., an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the Eastern District of Washington, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet.

Date: July 16, 2018 By: /s/Landes Thomas

Name: Landes Thomas

Title: Counselor

* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).

Cathleen C. Borste
4015 S Sherman
Spokane, WA 99203

Steven Schneider
Steven Schneider, Attorney at Law, PS
621 W. Mallon Ave., Ste. 505
Spokane, WA 99201-0254

Accounts Receivable
4001 Main St Ste 50
Vancouver, WA 98663

Accounts Receivable
Lawrence Jon Holzman
1409 Franklin St Ste 210
Vancouver, WA 98660

Advance America
11422 E. Sprague Avenue

Advanta Credit Cards
P.O. Box 9217
Old Bethpage, NY 11804-9217

Advantage Assets
7322 Southwest Fwy
Houston, TX 77074

AIC
6800 Paragon Place Ste 400
Richmond, VA 23230

American Express BAnk
C/O Daniel Gordon PC
PO Box 22338
Eugene, OR 97402

American Express Bank
C/O Daniel Gordon PC
4023 W 1st Ave
Eugene, OR 97402

American Express Bank FSB
801 Capital Way South
Olympia, WA 98501

Arbopro Lawn
3324 E Trent Ave
Spokane, WA 99202

Associated Credit
12815 E Sprague #200
Spokane, WA 99216

Automated Accounts
c/o Timothy W. Durkop, Atty
2906 N Argonne Rd
Spokane, WA 99212-2235

Automated Accounts
430 Sharp Ave.
Spokane, WA 99201

Aztec Foreclosure Corp of WA
Inna D. Zagariya
1499 SE Tech Center Pl, Ste 255
Vancouver, WA 98683

Back in Motion, P.S.
1717 W. Francis Ave., Ste. 202
Spokane, WA 99205

Bonded Adjustment Company
1229 West 1st Ave
Spokane, WA 99201

Brooke Cloninger, DDS
2001 E 29th Ave
Spokane, WA 99203

Capital One Bank USA
205 Bryant Woods S.
Amherst, NY 14228

Chapman Financial Services
PO Box 7100
316 N 4th St
Coeur D Alene, ID 83816

Chapman financial Services, Inc.
PO Box 14693
Spokane, WA 99214

Chase Bank
Mail Code OH1-1272
340 S Cleveland Ave, Bldg 370
Westerville, OH 43081

Citibank
701 East 60th St N
Sioux Falls, SD 57104

Clear Recon Corp
Monica Chavez
9311 S.E. 36th St Ste 100
Mercer Island, WA 98040

Credit Collection Service
P.O. box 607
Norwood, MA 02062

Discover
PO Box 29033
Phoenix, AZ 85038

Donald C Foedisch
421 W Riverside Ave Ste 258
Spokane, WA 99201

Donald C Foedisch
C/O Robert S. Delaney, PLLC
3132 E 18th Ave
Spokane, WA 99223

Dynamic Recovery Solutions
PO Box 25759
Greenville, SC 29616-0759

Elaine Leamon
2733 Ballard Place
Forest Grove, OR 97116

Elaine Leamon
C/O Marcia Martin
6754 South Viewmont Drive
Orting, WA 98360

GE Money
1600 Summer Street Fifth Floor
Dayton, OH 45420-1469

Gerst Law, PLLC
4001 Main St Ste 309
Vancouver, WA 98663

HSBC
PO Box 3023
Hutchinson, KS 97504

Inland Lawn Service
3828 E Broad Avenue
Spokane, WA 99217

Jody Bratsch
4015 S Sherman St
Spokane, WA 99203-2828

Keybank National Association
127 Public Square
Cleveland, OH 44114

Living Yard Care/Living Water Spray
8227 N Regal St
Spokane, WA 99217

Lucent Law
1403 S Grand Blvd Suite 201-s
Spokane, WA 99203

Macys
PO Box 78008
Phoenix, AZ 85062-8008

Merchantile Adjustment Bureau
PO Box 9055
Buffalo, NY 14231-9055

Midland Credit Management, Inc.
PO Box 60578
Los Angeles, CA 90060-0578

Monarch Recovery Managment, Inc
PO Box 986
Bensalem, PA 19020

Neighborhood Fence, Inc
7404 N Smith
Spokane, WA 99217

Nelson & Kennard
2180 Harvard St Ste 160
PO Box 13807
Sacramento, CA 95853

Northland Group
PO Box 390846
Minneapolis, MN 55439

Patrick Kenney
421 W Riverside Ave Ste 258
Spokane, WA 99201

Patrick Kenney
C/O Robert S Delaney, PLLC
3132 E 18th Ave
Spokane, WA 99223

Physicians & Dentists Credit Bureau
20435 72nd Ave S. Ste 202
Kent, WA 98032-2358

Pinnacle Credit Services
PO Box 5617
Hopkins, MN 55343

Pning
PO Box 470570
Tulsa, OK 74147

Reliable Credit Association, Inc
PO Box 160
Spokane, WA 99216

Seattle Special Dentistry
509 Olive Way #143
09810-1000

Seterus, Inc
14528 S.W. Millikan Way
Beaverton, OR 97005

Spink Family Trust
Lyle Spink
1012 Woodside Lane
Langley City, WA 98260

Spink Family Trust
Ann Spink
1012 Woodside Lane
Langley, WA 98260

Spink Family Trust/Lyle Spink
C/O Marcia Martin
6754 South Viewmont Dr
Clinton, WA 98236

Spokane Chiropractic
11909 N Division
Spokane, WA 99218

Spokane Teachers Credit Union
PO Box 1954
Spokane, WA 99210

Sullivan Stromberg, PLLC
827 W 1st Ave Ste 425
Spokane, WA 99201

The Spink Family Trust
1012 Woodside Lane
Langley, WA 98260

The Spink Family Trust
C/O Marcia Martin
6754 South Viewmont Dr
Clinton, WA 98236

Total Card, Inc
5109 S Broadhand Ave
Sioux Falls, SD 57108

Unknown Heirs and Devisees of Joyce
A. Foedisch, dec. C/O Robert Delaney
3132 E 18th Ave
Spokane, WA 99223

Unknown Hiers and Devisees of Joyce
A. Foedisch, deceased
421 W Riverside, Ste 258
Spokane, WA 99201

US Bank
PO Box 790408
Saint Louis, MO 63179-0408

Van Ru Credit Corporation
1350 E Touhy Ave Ste 300E
Des Plaines, IL 60018-3342

Wells Fargo Card Services
PO Box 51193
Los Angeles, WA 99051

Wells Fargo Financial National Bank
PO Box 660553
Dallas, TX 75266

Wells Fargo Home Mortgage
PO Box 14411
Des Moines, IA 50306

Zwicker and Associates, P.C.
80 Minuteman Road
Andover, MA 01810-1008